

Program Description/Textbook or Print Instructional Material

Vendor: Thomson Learning/South-Western Web Address: www.swep.com

Title: Investing in Your Future

Author: NAIC Copyright: 2001

ISBN: 0-538-68607-3 Course/Content Area: Vocational and Career Education; Business Program;
Advanced Finance and Credit

Intended Grade or Level: 9-12 Readability Level: 9.6 (Flesch Kincaid)

List Price: 36.95 Lowest Wholesale Price: 27.00

All materials bid as of July 1, 2003 must be offered in an alternative format for students who require reading accommodations. A description of the levels of accommodation is included on p. 8-9 of this bid packet. The Kentucky Department of Education must receive a copy of the alternative format if the material is placed on the State Multiple List.

Level of Accommodations (Level One, Two or Three) Level Three

If Level Two or Three, please provide rationale for not meeting Level One Compliance It is not financially feasible for our products to meet Level One at this time.

FEATURES

DISCLAIMER: The features of each book or program were developed by the publisher and do not reflect the opinion of the State Review Team, State Textbook Commission, nor of the Kentucky Department of Education.

Content

- Produced in conjunction with the National Association of Investors Corporation (NAIC), an industry-leading organization dedicated to the education of sound investing principles
- Stock Selection Guide CD is included with both the Student Text and Annotated Instructor's Edition

Student Experiences

- Emphasis is placed on long-term investing and how to make money intelligently

Assessment

Investing in Your Future teaches students a step-by-step method of approaching smart saving and investing. Topics include everything from certificates of deposit to mutual funds and stocks. Using the NAIC's respected Stock Selection Guide software, students learn how to analyze the value of stocks and appreciate the importance of investing for the future.

Organization

1. Plan for Life. 2. Investment Power. 3. Mutual Interests. 4. The Big Picture. Chapter 5. Investor Blueprint. 6. Plotting the Past. 7. Projecting the Future. 8. Measuring the Bottom Line.

Resource Materials

Gratis Items To Be Provided And Under What Conditions

Annotated Instructor's Edition/CD (0-538-68611-1) Free 1 per teacher

Test Masters and Key (0-538-68610-3) Free 1 per teacher

Available Ancillary Materials**RESEARCH DATA AND EVIDENCE OF EFFECTIVENESS**

DISCLAIMER: The research data and evidence of effectiveness was provided by the publisher and does not reflect the opinion of the State Review Team, State Textbook Commission, nor the Kentucky Department of Education.

NOTE: *Please complete this section by indicating the research data and evidence of effectiveness or give a web site where the information is located. If there is no research data and evidence of effectiveness, please indicate “**not available**” in the space.*



Group V - Career/Technical Vocational/Practical Living Education Instructional Materials Evaluation Tool Business



| | | | |
|---|---------------------------|---|-------------------------------|
| Title: Investing in Your Future \$27.00 | | | |
| Publisher: Thomson Learning/ South-Western | | | |
| Item Evaluated: Text-Workbook and Supplemental Materials | | | |
| Copyright Date: 2001 | | Evaluator: Brenda Buffin | |
| Content Level: 9-12 | | Date of Evaluation July 30, 2003 | |
| Level of Alternative Format | Level 1 – Full Compliance | Level 2 – Provisional Compliance | Level 3 – Marginal Compliance |
| This section completed by Exceptional Children Services | | | |

Overall Strengths and/or Weaknesses

Disclaimer: Comments on the strengths and/or weaknesses of each book, material or program were written by members of the State Textbook/Instructional Materials Review Team and reflect their opinions . They do not reflect the opinions of the State Textbook Commission nor the Kentucky Department of Education. In addition, the State Textbook/ Instructional Materials Review Team completed each evaluation form during the week of July 28-Aug. 1, 2003. In order to maintain the integrity of the review team's comments, editing was limited to spelling and punctuation.

| Recommendations: |
|---|
| <input checked="" type="checkbox"/> Recommended by reviewers to State Textbook Commission |
| <input type="checkbox"/> Not recommended by reviewers to State Textbook Commission |

Publisher's Explanation of Reviewer's Comments: By action of the State Textbook Commission, publishers are provided limited space, 150 words, to respond to what they may consider factual errors made by the reviewers in the evaluation.



Group V - Career/Technical Vocational/Practical Living Education Instructional Materials Evaluation Tool Business



| | | |
|---|--------------------|--------------------------|
| Title: | | Publisher |
| Technology Management Summary Data: | 20 possible points | ____12____ points earned |
| Technology Management Comments: This is software that allows for management of investments. | | |
| Technology Presentation/Interface Summary Data: | 40 possible points | ____28____ points earned |
| Technology Presentation/Interface Comments: This software is for analyzing possible investments. | | |
| Content Summary Data: | 44 possible points | ____24____ points earned |
| Content Comments: This text is recommended by the NAIC (National Association of Investors Corporation) and is very good in concepts and examples about investing, but has little other content. Therefore, it would be effective as only a supplemental text. | | |
| Instruction & Assessment Summary Data | 52 possible points | ____44____ points earned |
| Instruction & Assessment Comments: A separate booklet of tests is available with tests and answer keys for each chapter. | | |
| Organization & Structure Summary Data | 36 possible points | ____29____ points earned |
| Organization & Structure Comments: The text is well organized, but has no glossary. | | |
| Resource Material Summary Data | 40 possible points | ____11____ points earned |
| Resource Material Comments: The only resource materials available with this text is an annotated instructor's edition and a test booklet. | | |



Group V - Career /Technical & Vocational/Practical Living

Electronic Instructional Media Review Form

Stand Alone/Independent or Integrated Software for Business



| | | | | | |
|--|--|---|---|--------------------------------|----------------------|
| Equipment (circle or change fill color) | Grade Level (circle or change fill color) | Audience (circle or change fill color) | Format (circle or change fill color) | Cost _____ | |
| Windows | Primary | Individual | Stand Alone/Independent | _____ single copy | _____ site license |
| Macintosh | Intermediate | Small Group | Integrated | _____ network version | _____ school version |
| CD-ROM | Middle | Large Group | Supplemental | _____ lab pack of _____ copies | _____ online |
| DVD | High | | In lieu of basal test | | |
| Sound | | | | | |
| Other | | | | | |

If other, explain _____

| | | | | | |
|--|------------------|--------------------------|---------------------------|-------------------------|----------------|
| Type of Software: Check all that apply | _____ Simulation | _____ x Management | _____ Interdisciplinary | _____ x Problem Solving | _____ Tutorial |
| _____ Exploratory | _____ Creativity | _____ Drill and Practice | _____ x Critical Thinking | _____ Utility | _____ Other: |

| | | |
|----------------------|--------------------|--------------------|
| Rating Scale: | 3—Some of the time | 1—None of the time |
| 4—All or the time | 2—Minimally | 0— Not applicable |

| Management | Rating |
|--|--------------|
| Allows customizing for individual learning needs. | 0 |
| Allows students to exit and resume at a later time. | 4 |
| Keeps a students performance record, where needed. | 4 |
| Allows control of various aspects of the software (e.g., turning sound off). | 0 |
| Allows for printed reports. | 4 |
| Comments: This is software that allows for management of investments. | Total |
| | 12 |

| Presentation/Interface | Rating |
|--|--------------|
| Presents material in an organized manner. | 4 |
| Has consistent, easy-to-use, on-screen instructions. | 2 |
| Has developmentally correct presentation format. | 4 |
| Adapts to different learning environments (learning styles/multiple intelligences, etc.) | 1 |
| Accessible for special needs students. | 1 |
| Runs smoothly, without long delays. | 4 |
| Presents easy-to-view text and graphics. | 4 |
| Presents easy-to-hear and understand sounds. | 0 |
| Avoids unnecessary screens, sounds, and graphics. | 4 |
| Provides immediate, appropriate feedback. | 4 |
| Comments: This software is for analyzing possible investments. | Total |
| | 28 |

| Content—Business | Rating |
|---|---------------------|
| Career Experiences | 2 |
| Employability Skills | 2 |
| Teamwork | 1 |
| Global Perspective | 2 |
| Mathematical Skills | 2 |
| Communication | 2 |
| Diversity | 2 |
| Ethical Practices | 2 |
| Academic Integration | 2 |
| Real World Application | 4 |
| Content Area Concepts Addressed | 3 |
| Comments: This text is recommended by the NAIC (National Association of Investors Corporation) and is very good in concepts and examples about investing, but has little other content. Therefore, it would be effective as only a supplemental text. | Total 24 |

| Rating Scale: | 2—Minimally |
|--------------------|--------------------|
| 4—All or the time | 1—None of the time |
| 3—Some of the time | 0— Not applicable |

| Instruction and Assessment | Rating |
|--|---------------------------|
| Identifies a Sense of Purpose | 4 |
| Builds on Student Ideals | 4 |
| Engages Students | 3 |
| Develops Business Ideas | 4 |
| Promotes Student Thinking | 4 |
| Assesses Student Progress | 4 |
| Enhances The Learning Environment | 4 |
| Reading level is appropriate for interest and ability level of intended student group; level remains consistent throughout. | 4 |
| Commonwealth Accountability Testing System (CATS) “like” Assessment is provided | 3 |
| Variety of Assessments (diagnostic, formative, summative, open response, multiple choice, individual, small group, oral, demonstrations, presentations, self and peer performance, portfolio prompts) is included. | 2 |
| Includes activities and opportunities for integration of technology. | 3 |
| Reflects researched-based practices (e.g. hands-on activities, technology, problem-solving situations) | 4 |
| Differentiation techniques and activities suggested. | 1 |
| Comments: A separate booklet of tests is available with tests and answer keys for each chapter. | Total 44 |

| Rating Scale: | 3 – Some potential for learning | 1 - Not present |
|---------------------------------|-----------------------------------|--------------------|
| 4 – High potential for learning | 2 – Little potential for learning | 0 – Not applicable |

| Organization and Structure | Rating |
|--|---------------------|
| Organization is logical and allows for spiraling of content. | 4 |
| Vocabulary and key terms are clearly defined and easily accessible within each lesson. | 3 |
| Visual illustrations (e.g. graphs, charts, models) and examples are clearly presented and content-related. | 4 |
| Illustrations and language reflect diversity (e.g. racial, ethnic, cultural, age, gender, disabilities). | 2 |
| Legible type, length of lines, spacing, and page layout and width of margins contribute to overall appearance and use. | 4 |
| Student materials seem durable and conducive to daily use. | 3 |
| Includes sufficient glossary, index and appendices. | 2 |
| Employs accurate grammar and spelling | 4 |
| Organization of material can be effectively used with Standards Based Units, Core Content and Program of Studies. | 3 |
| Comments: The text is well organized, but has no glossary. | Total 29 |

| Resource Materials | Rating |
|--|---------------------|
| Teacher materials coordinate easily with student materials (e.g. additional resources included at point of need, student pages shown, integration of technology indicated) | 2 |
| Activities are included that adapt to the various learning styles, intelligences, and interest/ability levels. | 2 |
| Extension activities including adaptations and accommodations for students with special needs. | 3 |
| Resources provide objectives, background information, common student errors, hints, advice for lesson implementation and real-world connections, connections with career and/technology and references (e.g. solution manuals, study guides) | 2 |
| Suggestions are made for integration of themes and /or interdisciplinary instruction. | 1 |
| Integration opportunities suggested and examples given. | 1 |
| Teacher resources are available online. | 0 |
| Online resources available – Repeat of information in text. | 0 |
| Online resources available – Practice skills only. | 0 |
| Online resources available – New application materials. | 0 |
| Comments: The only resource materials available with this text is an annotated instructor's edition and a test booklet. | Total 11 |

| Rating Scale: | 2—Minimally |
|--------------------|--------------------|
| 4—All or the time | 1—None of the time |
| 3—Some of the time | 0— Not applicable |